

FAQ: Notable Insurance Changes for 2026

Please reference the below FAQs and visit nm.org/insurance if you have any questions.

Health insurance marketplace (exchange) plan changes

What is changing?

Beginning **January 1, 2026**:

- Aetna CVS Health plans will no longer be available on Illinois' Health Insurance Marketplace.
- Health Alliance plans also will no longer be available on the Illinois Health Insurance Marketplace, commercial plans and Medicare Advantage plans.

We expect all other insurance providers to offer individual Marketplace health plans in Illinois in 2026. We accept Blue Choice Preferred PPO and Blue Precision HMO.

What do I need to do if I have an Aetna CVS Health or Health Alliance exchange plan?

- If you are enrolled in an Aetna CVS Health plan, you will get a notice from the Marketplace.
- The notice will tell you what you need to do to enroll in a comparable plan for 2026.
- You can find resources and plans at getcovered.illinois.gov, Illinois' health insurance Marketplace website. It has tools to help you choose a new plan for 2026 during Open Enrollment, including the ability to apply for financial help.

Do I still have coverage in 2025?

Yes. There is no change to your coverage for 2025. You can pick a plan with a different insurer during Open Enrollment. Open Enrollment begins on **November 1, 2025**.

Illinois is switching from MMAI to FIDE SNP Programs

What is changing?

- People with MMAI (Medicare-Medicaid Alignment Initiative) insurance coverage will be switched to a different type of plan starting January 1, 2026.
- The new type of plan is called Illinois FIDE SNP (Fully Integrated Dual Eligible Special Needs Plan).
- The FIDE SNP plans are replacing MMAI. They are managed care plans for people in Illinois with both Medicare and Medicaid.
- All current MMAI members can remain in their MMAI plan until December 31, 2025.
- Blue Cross Blue Shield MMAI coverage will end on December 31, 2025. Blue Cross Blue Shield has mailed letters notifying their members that they must choose a new plan.

Which FIDE SNP plans will be in network for Northwestern Medicine?

These two FIDE SNP plans:

- Humana
- Molina

What do I need to do?

If you are currently enrolled with:

BCBS MMAI: You need to choose a new plan either during the annual enrollment period or a special enrollment period. If you do not, you will be transitioned to a traditional Medicare plan with a Part D prescription drug plan starting January 1, 2026.

Humana MMAI: You **do not** need to do anything unless you want to change plans. The FIDE SNP affiliated with your existing MMAI plan will take over starting January 1, 2026.

Molina MMAI: You **do not** need to do anything unless you want to change plans. Your plan will be in network for Northwestern Medicine as of January 1, 2026.

Key timeframes

- The Medicare annual enrollment period for 2026 is October 15, 2025, through December 7, 2025.
- If you miss the annual enrollment period and want to change plans, you can still change plans from December 8, 2025, through December 31, 2025. Illinois calls this “the integrated care special enrollment period.”

How else can I enroll in a FIDE SNP plan?

If you want to enroll in the FIDE SNP affiliated with your existing MMAI plan, you do not need to take any action for 2026.

Beginning October 15, 2025, you can also enroll in a FIDE SNP plan in any of these ways:

- Select Enroll for the FIDE SNP at **medicare.gov/Plan-Compare**: This website will be updated with Illinois FIDE SNPs a few days before October 15, 2025. It will show the different plans.
- Call or visit the website for the FIDE SNP insurance plan.
- Call 1.800.MEDICARE (1.800.633.4227). TTY: 1.877.486.2048.